

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Regina S Markley
 Debtor

Case No. 18-16139-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: dlw
 Form ID: 309I

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Oct 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2018.

db
 14197676 +Regina S Markley, 1512 Concord Court, Quakertown, PA 18951-3771
 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner Co, Po Box 55848, Sherman Oaks, CA 91413)
 14197677 +CALLAHAN, ANDREW E, Esquire, 2448 COTTMAN AVE, PHILADELPHIA, PA 19149-1302
 14197683 +John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
 14197684 +KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1538
 14197692 +PPL Electric Utilities, 2 North 9th Street, CPC-Gennl, Allentown, PA 18101-1179
 14197689 #+Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425
 14197693 Radian Cash, 4988 Bay St, Emeryville, CA 94608
 14197695 +RoundPoint Mortgage Servicing Corporatio, 5016 Parkway Plaza Boulevard, Suite 200,
 Charlotte, NC 28217-1930
 14197698 +Tbom/total Crd, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 14197700 +WEINBERG, FREDERIC IVAN, Esq., 375 E ELM ST STE 210, CONSHOHOCKEN, PA 19428-1973
 14197701 +Willow Stream Condominium Assoc, PO Box 745, Warrington, PA 18976-0745

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: aaamccclain@aol.com Oct 11 2018 03:33:13 JOHN L. MCCLAIN,
 John L. McClain and Associates, P.O. Box 123, Narberth, PA 19072-0123
 tr +E-mail/Text: bncnotice@phl3trustee.com Oct 11 2018 03:34:54 WILLIAM C. MILLER, Esq.,
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
 smg E-mail/Text: megan.harper@phila.gov Oct 11 2018 03:34:29 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 11 2018 03:33:49
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 11 2018 03:34:13 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 11 2018 03:34:00 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
 14197673 +EDI: AMEREXPR.COM Oct 11 2018 07:23:00 Amex, Po Box 297871,
 Fort Lauderdale, FL 33329-7871
 14197674 +EDI: TSYS2.COM Oct 11 2018 07:23:00 BARCLAYS BANK DELAWARE, 125 S WEST STREET,
 WILMINGTON, DE 19801-5014
 14197675 +EDI: TSYS2.COM Oct 11 2018 07:23:00 Barclays Bank Delaware, Po Box 8803,
 Wilmington, DE 19899-8803
 14197678 +EDI: TSYS2.COM Oct 11 2018 07:23:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 14197679 +EDI: AMINFOFP.COM Oct 11 2018 07:23:00 First Premier Bank, 601 S Minnesota Ave,
 Sioux Falls, SD 57104-4868
 14197680 +E-mail/Text: collections@greentrustcash.com Oct 11 2018 03:34:44 GreenTrust Cash,
 PO Box 340, Hays, MT 59527-0340
 14197681 EDI: IRS.COM Oct 11 2018 07:23:00 INTERNAL REVENUE SERVICE,
 CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
 14197685 +EDI: CBSKOHL.S.COM Oct 11 2018 07:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 14197687 +EDI: MID8.COM Oct 11 2018 07:23:00 MIDLAND FUNDING LLC, 2365 NORTHSIDE DR SUITE 300,
 SAN DIEGO, CA 92108-2709
 14197686 +EDI: MID8.COM Oct 11 2018 07:23:00 Midland Funding, 2365 Northside Dr Ste 30,
 San Diego, CA 92108-2709
 14197688 +E-mail/Text: Bankruptcies@nragroup.com Oct 11 2018 03:35:00 National Recovery Agen,
 2491 Paxton St, Harrisburg, PA 17111-1036
 14197766 +EDI: PRA.COM Oct 11 2018 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 14197690 +E-mail/Text: nod.referrals@fedphe.com Oct 11 2018 03:33:25 Phelan, Hallinan & Schmieg, LLP,
 1617 JFK Boulevard, Ste 1400, Philadelphia, PA 19103-1814
 14197691 +EDI: PRA.COM Oct 11 2018 07:23:00 Portfolio Recov Assoc, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502-4952
 14209350 +EDI: DRIV.COM Oct 11 2018 07:23:00 Santander Consumer USA, Inc., P.O. Box 961245,
 Fort Worth, TX 76161-0244
 14197696 +EDI: DRIV.COM Oct 11 2018 07:23:00 Santander Consumer Usa, Po Box 961245,
 Ft Worth, TX 76161-0244
 14197697 +EDI: RMSC.COM Oct 11 2018 07:23:00 Synch/lowes, Po Box 956005, Orlando, FL 32896-0001
 14197699 +EDI: WTRRN.BANK.COM Oct 11 2018 07:23:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14197682* IRS/ Special Procedures, P.O. BOX 7346, Philadelphia, PA 19114,
 PHILADELPHIA, PA 19101-7346
 14197694* +Regina S Markley, 1512 Concord Court, Quakertown, PA 18951-3771

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0313-2

User: dlw
Form ID: 309I

Page 2 of 2
Total Noticed: 36

Date Rcvd: Oct 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2018 at the address(es) listed below:

JOHN L. MCCLAIN on behalf of Debtor Regina S Markley aaamccclain@aol.com, edpabankcourt@aol.com
REBECCA ANN SOLARZ on behalf of Creditor Carisbrook Asset Holding Trust
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

Information to identify the case:			
Debtor 1	Regina S Markley		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	18-16139-amc		
	Social Security number or ITIN	xxx-xx-7402	
	EIN	--_-----	
	Social Security number or ITIN	-----	
	EIN	--_-----	
	Date case filed for chapter	13 9/15/18	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Regina S Markley	
2. All other names used in the last 8 years		
3. Address	1512 Concord Court Quakertown, PA 18951	
4. Debtor's attorney Name and address	JOHN L. MCCLAIN John L. McClain and Associates P.O. Box 123 Narberth, PA 19072-0123	Contact phone 215-893-9357 Email: aaamccclain@aol.com
5. Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 10/10/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 7, 2018 at 12:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 1/6/19 Filing deadline: 11/24/18 Filing deadline: 3/14/19 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 600.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 12/11/18 at 10:00 AM , Location: Courtroom #5, 900 Market Street, Philadelphia, PA 19107	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	